

Utahns delve into new health care options available by the Affordable Care Act

By [Wendy Leonard](#), Deseret News

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Nancy Walker looks over the neighborhood with her blind daughter, Evelyn, at their home in Salt Lake City on Tuesday, Oct. 1, 2013. Waker attended a health care open house for information on the Affordable Care Act earlier in the day.

Jeffrey D. Allred, Deseret News

The federally operated health insurance marketplace opened Tuesday, putting affordable health care into the reach of thousands of Utahns.

“I am going to pass this information onto my children and other families that are in transition. I don't think everyone knows what they can do.” - Nancy Walker

SALT LAKE CITY — Beckie Clarkson has been delaying necessary health care for years because she can't afford it.

The 16-year breast cancer survivor needs diagnostic testing to determine whether she could benefit from additional treatment that might extend her life, but her current insurance plan doesn't cover it.

"I've been on a lousy, expensive policy that literally pays nothing," Clarkson said, adding that she's been haunted by the words "pre-existing condition" ever since the day she was diagnosed.

That all changed on Tuesday, as the federal government opened shop with its health insurance marketplace, available at www.healthcare.gov.

Pre-existing conditions, along with minimum mandatory essential benefits, no lifetime caps on spending, and similar rates for men and women, are all facets of the Affordable Care Act, which created the marketplace and will essentially help hundreds of thousands of currently uninsured Americans obtain affordable health insurance.

Clarkson, of Ogden, was one of the first in line at a community outreach event on Tuesday to get information about and sign up for one of the newly available plans. And come Jan. 1, when benefits go into effect, she intends to use it.

"These ongoing issues will finally get some attention," she said.

Clarkson's daughter, Angie Welling, who has worked as a spokeswoman for Republican Utah Gov. Gary Herbert, wrote [a letter to Congress](#) urging bipartisan acceptance of the Affordable Care Act to help her mother gain coverage through its marketplace.

The marketplace stands to impact Americans who have lost a job or work part-time and are uninsured, who are self-employed or work for a business that does not offer options for health insurance. It also will impact young or old people who have, for one reason or another, decided not to have insurance.

"It is for those whom insurance has otherwise been out of reach," said Jason Stevenson, education and communications director for the [Utah Health Policy Project](#).

It screens applicants for Medicaid eligibility and puts nearly 100 different plans, in four categories — bronze, silver, gold and platinum — at the fingertips of people in need of more affordable health care.

Each plan offers different physician networks, benefits and cost, among other things. A premium subsidy, or tax credit, is offered to low-income Americans to assist with the costs of health care, which, according to the law will be mandatory beginning in 2014.

Individuals who do not maintain coverage will be charged a fee, to be assessed with annual income taxes.

A number of tools, including trained navigators and certified application counselors, as well as other experts, Stevenson said, are available to help Utahns find a plan that is right for them.

For the 15 percent of Utahns looking to get insurance through the marketplace, he said individuals should gather their financial and previous insurance information and delve into the frequently asked questions available on the government website. He said local insurance brokers and companies have also dived together information on the Affordable Care Act to help Utahns wade through potentially complicated information.

Nancy Walker, of Salt Lake, is weighing her options for health insurance — some she hasn't had until now.

For more than a decade, Walker has only had access to a survivor benefit through her late husband's employer, for which she pays \$450 a month to insure herself and a daughter who is blind.

She might keep the plan she has for herself, but shop the marketplace for a less expensive plan for her daughter. Any money Walker saves, she said, might be spent on "unimportant things," such as travel through the United States.

But she is going to spread what she's learned to others who might benefit.

"I am going to pass this information onto my children and other families that are in transition. I don't think everyone knows what they can do," Walker said. "I think I'm glad for (the Affordable Care Act). It may have a few bugs, but I think it will be beneficial in the long run."

Speaking of bugs, the site was overwhelmed at times on Tuesday, the first day it has been available to accept applications. Many applying throughout Utah had trouble getting through the first few qualifying questions, but Stevenson said those glitches should be ironed out in time.

Enrollment is open until March 31, but to begin coverage by Jan. 1, applications must be received by Dec. 15.

Salt Lake City Mayor Ralph Becker on Tuesday cautioned consumers, however, about the rising potential for hackers and fraudsters to obtain personal information from vulnerable applicants.

"It is easy to get diverted and I found this out the hard way," he said. Becker has spent the last three days helping his two previously uninsured adult sons gather information and apply for coverage and said that using the federal website is relatively easy and takes a short period of time.

He said one in four Salt Lake City residents is uninsured.

"Some are in their 20s and seemingly invincible and others are older. But without health insurance, both groups are at risk," Becker said. A medical mishap, he said, could be both physically and financially debilitating.

Alexis Anderson is still reeling from medical bills she received following a car accident years ago. The 24-year-old Western Governor's University student works two part-time jobs and makes less than \$40,000 a year.

She's still not sure she can afford health insurance but values it as a priority in her life.

"It's a good thing they're making it more accessible," Anderson said, adding that she's going to do whatever she can to make it work. "It's important for anyone to have it."

Becker said health insurance is "critical protection that could help keep many families who may already be on the brink, from having their lives destroyed by an unexpected medical emergency."

In the next few months, more features are expected to be rolled out on the federal insurance marketplace.

Starting in November, families will be able to sign up for Utah's Medicaid and Children's Health Insurance programs on the marketplace. Various outreach and educational efforts are also ongoing and put on by various nonprofit, nonpartisan organizations, including a virtual [tour of the federal marketplace](#) website at the Salt Lake City Main Library next Wednesday.

Resources are also available for non-English speakers and is disseminated through various community groups, school districts and between neighbors.

"Getting more Utahns covered is a journey, not a destination," said Karen Crompton, president and CEO of Voices for Utah Children. "There is plenty of time. No one needs to make a decision today. Today is just the beginning."

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